

**United States Bankruptcy Court
Middle District of Florida**

In re **Alvaro Ramos
Laurie Ann Ramos**

Debtor(s)

Case No. **8:19-bk-09605**

Chapter **7**

**AMENDED
DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary of Schedules, Schedule A/B and Schedule C, consisting of 11 page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 8, 2019**

Signature /s/ Alvaro Ramos
Alvaro Ramos
Debtor

Date **November 8, 2019**

Signature /s/ Laurie Ann Ramos
Laurie Ann Ramos
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Fill in this information to identify your case:

Debtor 1	Alvaro Ramos		
	First Name	Middle Name	Last Name
Debtor 2	Laurie Ann Ramos		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA			
Case number	8:19-bk-09605		
(if known)			

☐ Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	578,646.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	20,229.50
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	598,875.50

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D...	\$	454,016.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$	169,661.26
Your total liabilities		\$ 623,677.26

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of Schedule I.....	\$	352.00
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of Schedule J.....	\$	6,089.56

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to

Debtor 1 **Alvaro Ramos**
 Debtor 2 **Laurie Ann Ramos**

Case number (if known) **8:19-bk-09605**

the court with your other schedules.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	2,172.50
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9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

From Part 4 on Schedule E/F, copy the following:

Total claim

9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00

9g. **Total.** Add lines 9a through 9f.

\$	0.00
----	-------------

Fill in this information to identify your case and this filing:

Debtor 1 **Alvaro Ramos**
 First Name Middle Name Last Name

Debtor 2 **Laurie Ann Ramos**
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF FLORIDA**

Case number **8:19-bk-09605**

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

19050 SW 284 Street

Street address, if available, or other description

Homestead FL 33030

City State ZIP Code

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Residence:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$385,000.00

Current value of the portion you own?
\$385,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Debtor 1 **Alvaro Ramos**
 Debtor 2 **Laurie Ann Ramos**

Case number (if known) **8:19-bk-09605****If you own or have more than one, list here:**

<p>1.2 1620 Curlew Road Street address, if available, or other description</p> <p>Dunedin FL 34698-9263 City State ZIP Code</p> <p>Pinellas County</p>	<p>What is the property? Check all that apply</p> <p><input checked="" type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other</p> <p>Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p>Other information you wish to add about this item, such as local property identification number:</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table border="0"> <tr> <td>Current value of the entire property?</td> <td>Current value of the portion you own?</td> </tr> <tr> <td>\$193,646.00</td> <td>\$193,646.00</td> </tr> </table> <p>Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.</p> <p><input type="checkbox"/> Check if this is community property (see instructions)</p>	Current value of the entire property?	Current value of the portion you own?	\$193,646.00	\$193,646.00
Current value of the entire property?	Current value of the portion you own?					
\$193,646.00	\$193,646.00					

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$578,646.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

<p>3.1 Make: Suburban Model: Chevrolet Year: 2009 Approximate mileage: 94800 Other information: Vehicle:</p>	<p>Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table border="0"> <tr> <td>Current value of the entire property?</td> <td>Current value of the portion you own?</td> </tr> <tr> <td>\$8,000.00</td> <td>\$8,000.00</td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	\$8,000.00	\$8,000.00
Current value of the entire property?	Current value of the portion you own?					
\$8,000.00	\$8,000.00					
<p>3.2 Make: JEEP Model: CHEROKEE Year: 2016 Approximate mileage: 87110 Other information: Vehicle:</p>	<p>Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <table border="0"> <tr> <td>Current value of the entire property?</td> <td>Current value of the portion you own?</td> </tr> <tr> <td>\$10,000.00</td> <td>\$10,000.00</td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	\$10,000.00	\$10,000.00
Current value of the entire property?	Current value of the portion you own?					
\$10,000.00	\$10,000.00					

Debtor 1 **Alvaro Ramos**
 Debtor 2 **Laurie Ann Ramos**

Case number (if known) **8:19-bk-09605****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$18,000.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No
☒ Yes. Describe.....

Household: FURNITURE ETC**\$800.00****7. Electronics***Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- ☐ No
☒ Yes. Describe.....

Electronics: LAPTOPS IPADS TVS**\$350.00****8. Collectibles of value***Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- ☐ No
☒ Yes. Describe.....

Collectibles: NONE**\$0.00****9. Equipment for sports and hobbies***Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

- ☐ No
☒ Yes. Describe.....

Sports-Hobby: NONE**\$0.00****10. Firearms***Examples: Pistols, rifles, shotguns, ammunition, and related equipment*

- ☐ No
☒ Yes. Describe.....

Firearms: NONE**\$0.00****11. Clothes***Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories*

- ☐ No
☒ Yes. Describe.....

Debtor 1 **Alvaro Ramos**
 Debtor 2 **Laurie Ann Ramos**

Case number (if known) **8:19-bk-09605****Clothes: ATTIRE****\$50.00****12. Jewelry***Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver*☐ No☒ Yes. Describe.....**Jewelry: WEDDING RINGS WATCHES****\$100.00****13. Non-farm animals***Examples: Dogs, cats, birds, horses*☐ No☒ Yes. Describe.....**Animals: DOGS 2****\$0.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$1,300.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

16. Cash*Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition*☒ No☐ Yes.....**17. Deposits of money***Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.*☐ No☒ Yes.....

Institution name:

17.1. Checking**Checking Account: TIAA****\$313.00****17.2. Savings****Savings Account: ACHEIVA****\$101.75****17.3. Certificate of
Deposit****Other: cd****\$514.75****18. Bonds, mutual funds, or publicly traded stocks***Examples: Bond funds, investment accounts with brokerage firms, money market accounts*☒ No☐ Yes.....

Institution or issuer name:

Debtor 1 **Alvaro Ramos**
 Debtor 2 **Laurie Ann Ramos**

Case number (if known) **8:19-bk-09605****19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?**

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....

Debtor 1 **Alvaro Ramos**
 Debtor 2 **Laurie Ann Ramos**

Case number (if known) **8:19-bk-09605**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$578,646.00
56. Part 2: Total vehicles, line 5	\$18,000.00	
57. Part 3: Total personal and household items, line 15	\$1,300.00	
58. Part 4: Total financial assets, line 36	\$929.50	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$20,229.50	Copy personal property total \$20,229.50
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$598,875.50

Fill in this information to identify your case:

Debtor 1 Alvaro Ramos
 First Name Middle Name Last Name

Debtor 2 Laurie Ann Ramos
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number 8:19-bk-09605
 (if known)

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
1620 Curlew Road Dunedin, FL 34698-9263 Pinellas County Line from <i>Schedule A/B</i> : 1.2	\$193,646.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01 & 222.02
Household: FURNITURE ETC Line from <i>Schedule A/B</i> : 6.1	\$800.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Const. art. X, § 4(a)(2)
Electronics: LAPTOPS IPADS TVS Line from <i>Schedule A/B</i> : 7.1	\$350.00	<input checked="" type="checkbox"/> \$350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Const. art. X, § 4(a)(2)
Clothes: ATTIRE Line from <i>Schedule A/B</i> : 11.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Const. art. X, § 4(a)(2)
Jewelry: WEDDING RINGS WATCHES Line from <i>Schedule A/B</i> : 12.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Const. art. X, § 4(a)(2)

Debtor 1 **Alvaro Ramos**
 Debtor 2 **Laurie Ann Ramos**

Case number (if known) **8:19-bk-09605**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Checking: Checking Account: TIAA Line from Schedule A/B: 17.1	\$313.00	<input checked="" type="checkbox"/> \$313.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Const. art. X, § 4(a)(2)
Savings: Savings Account: ACHEIVA Line from Schedule A/B: 17.2	\$101.75	<input checked="" type="checkbox"/> \$101.75 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Const. art. X, § 4(a)(2)
Certificate of Deposit: Other: cd Line from Schedule A/B: 17.3	\$514.75	<input checked="" type="checkbox"/> \$285.25 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Const. art. X, § 4(a)(2)

3. **Are you claiming a homestead exemption of more than \$170,350?**
 (Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Label Matrix for local noticing
113A-8
Case 8:19-bk-09605-MGW
Middle District of Florida
Tampa
Tue Nov 5 11:37:28 EST 2019

BB&T
PO Box 3476
Greenville, SC 29602-3476

Capital One Auto Finance, c/o AIS Portfolio
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

CHRYSLER FINANCIAL
POB 660335
DALLAS, TX 75266-0335

Affirm iNC
650 California Avenue
San Francisco, CA 94108-2716

Capital One Auto
7933 PRESTON BLVD
plano, TX 75024-2359

Capital One Auto Finance, a division of Capi
PO Box 60511
City Of Industry CA 91716, CA 91716-0511

Capital One Mastercard
pob 30285
salt lake city, UT 84130-0285

Credit Management
2121 Noblestown Road
Pittsburgh, PA, PA 15205-3956

Credit Management Company
2121 Noblestown Road
Pittsburg, PA 15205-3956

Edward Deutscher
c/o Abdul Dalal, Esq
111 N. Pine Island Road
Suite 103
Fort Lauderdale, FL 33324-1836

First Bankcard
pob 2557
omaha, NE 68103-2557

Flagstar Bank
5151 Corporate Drive
Troy, MI 48098-2639

Home Depot/Citibank
pob 6497
sioux falls, SD 57117-6497

Lending Point
1201 ROBERTS ROAD
KENNESAW, GA 30144-3612

Lowes
pob965005
orlando, FL 32896-0001

NOVAD
2401 NW 23rd Street
Suite 1A1
Oklahoma City, OK 73107-2448

Regions Bank
1900 Fifth Ave North
Birmingham, AL 35203-2670

(p)SCRATCH FINANCIAL INC
ATTN CATHY MORSE COMPLIANCE
225 S LAKE AVE
SUITE 250
PASADENA CA 91101-4895

Seventh Avenue
1112 7 avenue
monroe, WI 53566-1364

Swiss Colony/Ginnys
1112 7 avenue
monroe, WI 53566-1364

Synchrony Bank Care Credit
pob 965036
orlando, FL 32896-5036

Synchrony Bank Mattress Firm
pob 965036
orlando, FL 32896-5036

United States Trustee - TPA7/13
Timberlake Annex, Suite 1200
501 E Polk Street
Tampa, FL 33602-3949

credit collections services
pob 9134
needham, MA 02494-9134

fingerwhut
6250 Ridgewood Road
st cloud, MN 56303-0820

finwise bank
4150 international plaza ste 300
ft worth, TX 76109-4819

montgomery ward
1112 7 avenue
monroe, WI 53566-1364

synchrony bank Ashley Furniture
pob 965036
orlando, FL 32896-5036

synchrony bank walmart mastercard
pob 965024
orlando, FL 32896-5024

Alvaro Ramos
1620 Curlew Road
Dunedin, FL 34698-9263

Christine L Herendeen
PO Box 152348
Tampa, FL 33684-2348

Laurie Ann Ramos
1620 Curlew Road
Dunedin, FL 34698-9263

Shawn M Yesner
Yesner Law, P.L.
2753 State Road 580 Ste 202
Clearwater, FL 33761-3345

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Scratchpay
225 s LAKE AVENUE #250
Pasadena, CA 91101

End of Label Matrix	
Mailable recipients	33
Bypassed recipients	0
Total	33